

Certificate Number: 03621-PAE-DE-036180610

Bankruptcy Case Number: 16-18124



03621-PAE-DE-036180610

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 3, 2021, at 11:18 o'clock PM EST, Barbara E Hill Cisse completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 4, 2021 By: /s/Wafaa Elmaaroufi

Name: Wafaa Elmaaroufi

Title: Credit Counselor